

THE PERCEIVED ETHICAL BEHAVIOR OF BANKERS: A NORTH AFRICAN PERSPECTIVE

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ABSTRACT

This research aims to examine the impact of the ethical dimension of selling behavior on some marketing relational variables in the banking sector: satisfaction, trust, commitment and loyalty. Structural equations modelling (SEM) is used to assess the simultaneous effects of the predictive variables. An empirical survey confirms the impact of the ethical dimension on the trust. The satisfaction has an effect on the customer trust which influences his commitment and loyalty.

Keywords: *Ethic, satisfaction, trust, commitment, loyalty*

1. INTRODUCTION

The lack of ethics is the opposite of a marketing ideal: reaching consumer's overall satisfaction (Holbrook & Hirschmann 1982). Some authors refer to the marketing as being the managerial function the most concerned about the ethical matter (Murphy & Lazcniak 1981; Brenner & Molander 1977). Anterior studies successively treated with the unethical practices (Hunt et al. 1984; Chonko & Hunt 1985; Ferrell & Gresham 1985; Dubinski & Loken 1989), then with the central factors of the ethical and unethical behaviors (Lund 2000; Babin et al. 2000; Barnett & Vaicys 2000). Sellers work in a relatively out of control environment (Roman & Ruiz, 2005) and are a source of a significant part of the firm's benefit. They might be evaluated on the basis of short-run objectives (Futrell, 2002).

The ethical behavior of sellers plays a significant role in the formation and the continuance of relations with customers (Lagace et al. 1991; Gundlach & Murphy, 1993). Some problems can occur because of intentional or unintentional affirmations from sellers (Boedecker et al. 1991). Few empirical studies have been devoted to this concern. Accordingly, this research aims to examine the effects of the ethical dimension of selling behavior on four relational variables: customer's satisfaction, trust, commitment and loyalty.

2. THEORETICAL BACKGROUND

2.1 Ethics

The origin of "Ethics" (Ethiqué) goes back to Greeks Age. This concept has been developed around the theories of deontology and teleology; respectively the motives and the means by which actions are justified (Cherry & Fraedrich 2002). Deontology (deon Greek word meaning duty), inspired from Kant, Plato, Habermas and other works, considers that the ethical activity has numerous advantages. It implies a real freedom of choices and actions and expresses moral obligations, such as not lying or paying debts, because it is the right thing to do (Reidenbach & Robin 1990). Deontological theories assume the correspondence of rules whose content and source might be different (De Ferran 2003).

As regards the teleology, it is argued that each action will be determined by its consequences. Two teleological theories are recognized: the egoism which intends that persons will promote their own greatest good (Hunt & Vitell 1986) and the utilitarianism which holds the greatest good for the largest number of persons (De Ferran 2003).

Despite the "oldness" of the ethics concept, it is not easy to find a consensus making clear its content. It is generally admitted that the latter explains an individual behavior which ought to be in tune with moral philosophical rules. Ethics refers to what is right or wrong. It is considered as a management tool. The American Marketing Association defines Ethics as "standards of marketing decision making based on "what is right" and "what is wrong", and meaning from our religious heritage and our traditions of social, political and economic freedom. Ethics is the use of moral codes, values and standards to determine whether marketing actions are good or evil, right or wrong."

When the marketing is only stand on the principle of the satisfaction of needs in the short-run, the consumers, and the society in general, will be faced to number of problems (Nantel et al. 1991). Accordingly, the practice of marketing should not only focus on the utilitarian criterion (satisfaction), but also on the means used to attain this feeling (Fraedrich et al. 1992; Lacznia & Murphy 1985).

Concerning the sales activities, there are various unethical behaviors: lie or exaggerate when talking about the advantages of a product or its availability, criticize the competitors wrongfully, offer a product to a customer who does not need it, give answer without really believing in it or resorting to the manipulation (Roman & Ruiz 2005; Futrell 2002; Dubinsky et al. 1991; Lagace et al. 1991). Sales behavior, perceived as an unethical action, is devoid of all social responsibility meanings (Dubinsky et al. 1991).

2.2 Satisfaction

It is viewed as an emotion (Cadotte et al. 1987) or a consequence of both cognitive and affective process (Cronin & Taylor 1992). Total or cumulative satisfaction is an overall evaluation that is based on the purchase and the consumption experience with a product or service through the time (Anderson et al 1994).

Customer satisfaction that is inherent to a specific transaction represents an immediate post-purchase evaluation. It can either indicate the affective reaction toward the recent experience with the product or service (Oliver 1993).

This research adopts the first conception. The satisfaction is viewed here as a cumulative feeling which takes on consideration the specific products of the firm and some of its components such as physical illustrations and sellers (Czepiel 1990; Rosenberg & Akerle 1974). The type of the approach (transactional or relational) is not without effects on the retained definition of the satisfaction (Audrain & Evard 2001; Bolton & Drew 1991; Bitner 1990). In fact, relational satisfaction is viewed as consumer's affective status which results from global evaluation of his relationship with the firm (De Wulf 2001). It includes the set of punctual evaluations linked to consumer experience with the company. The present work treats with the satisfaction vis-a-vis the company' sellers: it is an emotional status resulting from experience evaluations and their mutual interaction (Crosly et al.1990).

Costumer proves some satisfaction when he perceives an ethical sales behavior (Futrell 2002), and when he feels that the seller is fair (Oliver & Swan, 1989). Customer satisfaction is positively linked to sales techniques where the pressure is few or not applied (Kennedy et al. 2001). It is shown that the customer satisfaction increases when he perceives a seller's ethical behavior (Roman & Ruiz 2005).

H1: Ethical dimension of the seller's behavior has a positive impact on customer satisfaction.

2.3 Trust

In the marketing context, the study of trust is mainly based on buyer-seller models. It is viewed as a personality trait and a general disposition to believe others (Rotter 1971). According to Schlenker (1973), to trust is to rely on received information about unsure states of the environment and their consequences in a situation of risk. It is also viewed as a reciprocal expectations system which allows each person to be assured, to predict the future behavior of the partner, to be able to count on him and to have faith in him (Dupuy et al. 1989). The trust is a reputation validated by third persons in a long-run relationship (Bloy 1996). The conception of Graf et al. (1999) relates the reliability of the partner, his expertise and his past behavior. Researchers consider the trust as a part of the partner's integrity (Crosby et al. 1990).

The trust is viewed as a key element of transition from transactional to relational conceptions (Morgan & Hunt, 1994; Ganesan 1994; Dwyer et al. 1987). It allows preserving the long-term relations, resisting the different competitors and reducing uncertainty in terms of exchange (Morgan & Hunt 1994). Two dimensions of trust are identified: cognitive and affective (Garbarino & Johnson 1999). The first one refers to the partner's integrity. In a commercial context, the customer has information that lets him appreciating the sellers' performance and their ability of making him satisfied. A credible seller allows the consumer to have, on the one hand, a discriminating advantage and on the other, a predictable and stable answer. The second dimension refers to the relational aspect which is based on the honesty. The customer evaluates the seller's motivations and seeks to know whether the latter remains aware about his good-willing and safety, and if he is benevolent (Gurviez 1998). This dimension is important for the success of the relationship between buyers and sellers (Morgan & Hunt 1994; Moorman et al. 1993; Dwyer et al. 1987).

Trust is a consequence of the honest acts (Beatty et al. 1996). It increases significantly when the seller does not use the pressure methods (Kennedy et al. 2001). Romàn and Ruiz (2005) stressed the importance of perceived ethical sales behavior on getting consumer's trust.

H2: Ethical dimension of the seller's behavior has a positive effect on trust.

2.4 Commitment

According to the psychological theories, the commitment is the set of acts and cognitions that link a person to his behavior (Crosby & Tylor 1983). The organizational literature considers it as an affective attachment to an organization values and purposes (Buchanan 1974), or a relative intensity of the identification and the involvement in a particular organization. The latter is characterized at least by three factors: a strong conviction and acceptance of the organization's goals and values, a will to produce great efforts for the benefit of the organization and lastly, a strong desire to remain member in it (Mowday et al. 1979). In the marketing context, Cunningham (1956) considers that commitment results from the confrontation of the consumer to changes. In marketing services, commitment is viewed as a consumer's will to continue in a relationship with an operator (Morgan & Hunt 1994). It makes possible to differentiate the loyal from the inert consumers. The commitment could be associated to a brand, a brand retailing or a person (Terrasse 2003).

The commitment refers to an implicit or an explicit promise of relational continuity between the exchanges' actors (Dwyer et al. 1987). It is the most advanced phase of interdependence between the seller and the purchaser. The latter can reach a level of satisfaction that might dissuade him to seek another partner providing a similar advantage (Dwyer et al. 1987). The durability of the relationship can be goaded by the habit or the constraints of the market. Customer's commitment corresponds to a strong desire to preserve the relationship with the seller with agreeing to provide the efforts that might be essential (Morgan & Hunt 1994).

The commitment includes three components: instrumental in the form of investment, emotional or psychological attachment, and temporal which indicates that the relationship exists through time (Gundlach et al. 1995).

The principles of ethic lead sellers to create long-run relations with customers (Gundlach & Murphy 1993). The ethical behavior is also viewed as an investment. Unethical behaviors of the seller constitute the reason of his exclusion from customer's choices (Trawick et al. 1991). The perception of an injustice is expressed by the desire to give up a relationship. Seller's honest actions generate a strong attachment between the two parties as well as dependence (Beatty et al. 1996). Few studies were devoted to the association between consumer commitment and ethical sales behavior (Romàn & Ruiz 2005).

H3: Ethical dimension of the seller's behavior positively influences commitment.

2.5 Loyalty

It is assessed through buying sequences: percentage of brand purchase in the sequence (Cunningham 1956) or a brand which bought several times consecutively (Tucker 1964). This behavioral approach, however, was criticized for the reason that it was perceived as insufficient (Jacoby & Kyner 1973). According to Aaker (1991, 1999) and Oliver (1997), rebuying should be an intentional action that will carry on in the future. Loyalty is the “customer intentions to stay with and level of commitment to the organization” (Zeithaml et al. 1996). The notion of commitment constitutes the fundamental difference between a true and wrong loyalty (Bloamer & Kasper 1993) which can be seen as the extremities of consumer’s commitment scale.

In a relational approach, loyalty is “... a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same brand or same set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior” (Oliver 1997). The present work adopts Oliver’s (1997) conception where loyalty is developed through four sequential phases (Oliver 1997):

Cognitive loyalty: refers to the existence of beliefs that engender preferences toward a given brand,

Affective loyalty: reflects a favorable attitude and a feeling based on a satisfactory usage,

Behavioral loyalty: represents the development of behavioral intentions characterized of a deep level of commitment (Harris & Goode 2004),

Loyalty of action: linked with the conversion of the intentions into actions, with the determination to overcome the obstacles.

Ingram et al. (2005) found that ethical expectations are positively related to satisfaction, which has a positive impact on behavioral intentions. Up to now, literature is still salient about the direct relationship linking the ethical sales behavior and the loyalty. For this reason, the following research question is posited:

P: Ethical dimension of the seller’s behavior has a positive impact on Loyalty.

2.6 Relationships between Model ‘Variables

2.6.1 Satisfaction and Trust

Customer has more confidence in the seller’ future performance when he evaluates the past performance level as satisfactory (Crosby et al. 1990). Trust on the personal improves if the satisfaction is renewed and when seller’s behaviour is oriented to the client (Ganesan 1994; Garbarino & Johnson 1999).

H4: Customer satisfaction has a positive influence on his trust.

2.6.2 Trust and Commitment

Trust is considered as a direct consequence of trust (Gurviez 2002). Both are the result of the relationship between seller and buyer; it is shown in previous studies concerning distribution channels (Morgan & Hunt 1994), customers-firms relationships (Garbarino & Johnson 1999) and interpersonal relations (Macintosh & Lockshin 1997).

H5: Customer trust has a positive influence on his commitment.

2.6.3 Satisfaction and Commitment

The customer satisfaction makes easier his engagement towards personnel (Román & Ruiz 2005; Johnson et al. 2001; Ramsey & Sohi 1997; Oliver & Swan 1989).

H6: Customer satisfaction has a positive influence on his commitment.

2.6.4 Satisfaction and Loyalty

Satisfaction is a necessary condition for the development of the customer loyalty, but it is not sufficient (Dufer & Moulins 1989; Bloamer & Kasper 1993). Literature has long shown that the first exerts a direct influence on the second (Gwinner et al. 1998; Singh & Sirdeshmukh 2000).

H7: Customer satisfaction has a positive influence on his loyalty.

2.6.5 Trust and Loyalty

According to Achrol (1997) and Berry (1995), the trust is a pillar of the loyalty formation. Different authors highlight the evident and significant relation between these two variables (Reichheld & Schefter 2000; Chaudhuri & Holbrook 2001). The trust plays an important role in the formation and the strengthening of buyer-seller relationship (Sirdeshmukh et al. 2002).

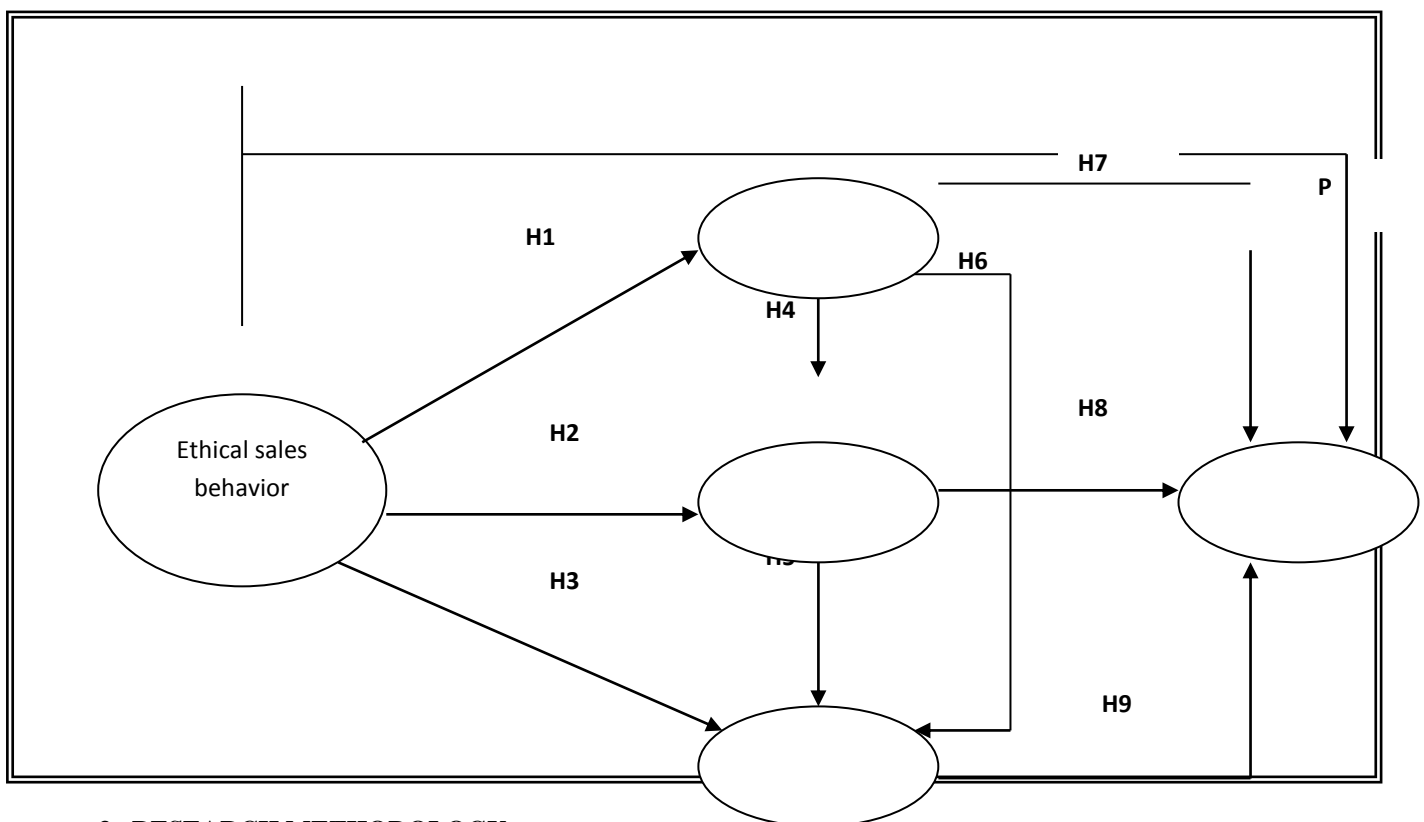
H8: The effect of customer trust on his loyalty is positive

2.6.6 Commitment and Loyalty

Commitment is more than a favorable attitude toward the brand. It is an essential component of the long term loyalty (Morgan & Hunt 1994) and is expressed through the customer resistance toward the competitors' actions (Aaker 1991; Bettencourt 1997). Lack of predictive influence of the commitment on loyalty was observed (Simon 2004).

H9: customer commitment has a positive influence on his loyalty

Figure 1: Conceptual Framework



3. RESEARCH METHODOLOGY

3.1 Data Collection and Sampling

The banking sector is an advantaged field for studying the commercial relations regardless of its complexity, customers' involvement level and perceived risk (Berry 1995). Data were collected in the agencies of « Union Bancaire du Commerce et de l'Industrie » (UBCI- BNP/Paribas Group), « Banque du Sud » (BS) and « Société Tunisienne de Banque » (STB). 171 face-to-face questionnaires were administrated nearby a convenience sample of individual clients of banks. Demographics of respondents are shown in Table1.

Table 1: Profile of respondents

| <i>Demographics characteristics</i> | <i>Frequency</i> | <i>Percentage</i> | <i>Valid Percent</i> | <i>Cumulative Percent</i> |
|-------------------------------------|------------------|-------------------|----------------------|---------------------------|
| Gender | | | | |
| Male | 96 | 56.1 | 58,9 | 58,9 |
| Female | 67 | 39.2 | 41.1 | 100.0 |
| Missing | 08 | 4.7 | | |
| Total | 171 | 100 | | |
| Academic standard | | | | |
| Primary | 30 | 17,5 | 18,4 | 18,4 |
| High school | 47 | 27,5 | 28,8 | 47,2 |
| Bac* + 2 | 3 | 1,8 | 1,8 | 49,1 |
| Bac + 3 | 28 | 16,4 | 17,2 | 66,3 |
| Bac +4 | 25 | 14,6 | 15,3 | 81,6 |
| Bac + 5 | 22 | 12,9 | 13,5 | 95,1 |
| Bac + 6 | 8 | 4,7 | 4,9 | 100,0 |
| More | 163 | 95,3 | 100,0 | |
| Missing | 8 | 4,7 | | |
| Total | 171 | 100,0 | | |
| Income/ month | | | | |
| Less than 200 DT | 20 | 11,7 | 12,3 | 12,3 |
| 200 DT / 500 DT | 75 | 43,9 | 46,0 | 58,3 |
| 500 DT /1000 DT | 28 | 16,4 | 17,2 | 75,5 |
| 1000 DT / 1500 DT | 34 | 19,9 | 20,9 | 96,3 |
| More than 1500 DT | 6 | 3,6 | 3,6 | 100,0 |
| Missing | 8 | 4,7 | | |
| Total | 171 | 100,0 | | |

* : Baccalaureate

3.2 Instruments

In order to make sure about the scales' clearness, a pre-test was conducted nearby 10 persons having different ages and socio-professional categories. Concepts were measured through Likert scales rated on seven or ten points' agreements: 1 "not at all agree" and 7 or 10: "extremely agree". Ethical dimension Likert scale was: 1 "never", 10 "always".

The Satisfaction and the trust were assessed through three and four items of Ramsey and Sohi (1997), respectively. Macintosh and Lockshin (1997)' scale was used to measure the customer' commitment, this instrument includes three items. The loyalty was assessed through Oliver (1999)'s sixteen items of. Ethical sales behavior was measured using Romàn and Ruiz, (2005)'s scale. In fact, the five items of this instrument reflect the ethical problems the most common in the banking sector.

All scales were translated and back translated, to French, as recommended by literature.

4. CONCLUSION AND SUGGESTIONS

The present study verifies the impact of ethical dimension of selling behavior on customer satisfaction, his trust, commitment and loyalty. The findings contradict with anterior researches: perceived ethical dimension does not affect the consumer's satisfaction neither commitment. As regards loyalty, this variable was not affected by the perceived ethical sales behavior. This should encourage the companies to arrange training courses in order to lead the sellers to identify the ethical and unethical situations on one hand and the suitable responses with each

situation on the other hand. It is also a mean of evaluation of the seller's performance. Rewards should however be envisaged.

There are some limitations of the current work concerning the used sampling method. It would be better to use the probability sampling but it was impossible to get the exhaustive list of banks' clients due to the confidentiality. The weak size of the sample represents the second limitation. This work was run in the everyday banking context. This type of service, however, is related to weak implications. A similar study for banking services with high implication was previously carried out, but the suggested model overlooked customer loyalty (Romàn and Ruiz, 2005).

It will be interesting for further studies to identify the "little infractions" and the "immoral rudely" behaviors and their impacts on satisfaction, trust, commitment and loyalty. Other relational variable, such as the goodwill of the customer, can be added. It is also relevant to measure the influence of the ethical behavior of the seller on satisfaction, trust, commitment and loyalty concerning the firm. This research highlights the important role of the ethical behavior of the seller in the development and the maintaining of relations with the customers. They are indeed the principal component of the personnel of contact before the purchase and after, without disregarding the legal implications of their activity.

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